

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Margaret Ann Martinez  
 Francisco Martinez, Jr.  
 Debtors

Case No. 13-15628-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.  
 db/jdb

13086801	+Margaret Ann Martinez, Francisco Martinez, Jr., 1713 Fitzwatertown Road, Willow Grove, PA 19090-4318
13099830	+Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
13086806	+FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
13227362	+Ocwen Loan Servicing L, 3451 Hammond Ave, Waterloo, IA 50702-5345
13086809	+Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278
	+Zale/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

smg	E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:26 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:11 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13102157	EDI: HNDA.COM Oct 27 2018 06:33:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13108415	+EDI: CINGMIDLAND.COM Oct 27 2018 06:33:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
13100162	EDI: DISCOVER.COM Oct 27 2018 06:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13807230	EDI: RESURGENT.COM Oct 27 2018 06:33:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13208908	EDI: PRA.COM Oct 27 2018 06:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13133022	+E-mail/Text: bncmail@w-legal.com Oct 27 2018 02:57:58 TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
	TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

ALFRED ABEL	on behalf of Debtor Margaret Ann Martinez	aa.law@alfredabellaw.com,
G22350@notify.cincompass.com		
ALFRED ABEL	on behalf of Joint Debtor Francisco Martinez, Jr.	aa.law@alfredabellaw.com,
G22350@notify.cincompass.com		
ANDREW F GORNALL	on behalf of Creditor OCWEN LOAN SERVICING, LLC	agornall@kmlawgroup.com,
bkggroup@kmlawgroup.com		
KARINA VELTER	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper	
amps@manleydeas.com		
THOMAS I. PULEO	on behalf of Creditor OCWEN LOAN SERVICING, LLC	tpuleo@kmlawgroup.com,
bkggroup@kmlawgroup.com		
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER	on behalf of Trustee WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com,
philaecf@gmail.com		
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com,	philaecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 8

Information to identify the case:			
Debtor 1	<b>Margaret Ann Martinez</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Francisco Martinez Jr.</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-15628-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret Ann Martinez

Francisco Martinez Jr.

10/25/18

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**